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From: joemarlex@aol.com [mailto:joemarlex@aol.com]  
Sent: Sunday, February 28, 2010 9:50 AM  
To: EBSA, E-ORI - EBSA; joemarlex@aol.com  
Subject: Comment on Lifetime Income RFI

US Department of Labor , Office of Regulations and Interpretations

Dear Sir

I believe you are making the process too complicated. We have in place a Social Security System which is a lifetime annuity. Why not allow the worker to add a lump sum to his Social Security package. At any time while he is working or when he has retired he is allowed to add x amount of funds to his Social Security package. He would then receive an additional monthly income for the rest of his life when he has retired. Depending whether he decides on five or ten year certain he will get a greater or less amount. You would not have to set up a separate regulatory agency or lifetime-income security fund to back up guarantee from insurer. The worker would not have to pay additional fees to the insurance co.

Thank you

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